



## **STATE OFFERS TIPS TO GUARD AGAINST IDENTITY THEFT**

The Department of Commerce and Consumer Affairs' (DCCA) Office of Consumer Protection (OCP) offers these tips to help Hawai'i consumers guard against identity theft:

- 1. Treat Your Personal Information Like Money – It's Worth It**  
Manage your personal information wisely. Protect information such as your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers as if they are worth money – because they are.
- 2. Don't Carry Your Social Security Card In Your Wallet**  
It's an open invitation to an identity thief. Check your health plan and other cards. They may have your Social Security number on them. Carry only the identifying information that you need.
- 3. Shred Papers**  
Shred papers with personal information before you throw them away. Shred credit card offers and "convenience checks" that you don't use.
- 4. Don't Give Out Personal Information On The Phone**  
Don't give out your personal information on the phone, unless you made the call or know the caller.
- 5. Secure Your Mail**  
Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox.
- 6. Guard Your Online Transactions**  
Use a secure browser software that encrypts or scrambles information you send over the Internet.
- 7. Ask How Your Information Will Be Used**  
Before you give any personal information to a business, ask how it will be used. Ask if the business will share your information with others. Ask if you can have your personal information kept confidential.

(more)

## **8. Check Your Bills**

Check your credit card bills carefully each month. Look for unauthorized charges and report any to your card issuer immediately. Call if bills don't arrive on time. It may mean that someone has changed the address or other information in your account so that you will not learn about fraudulent charges.

## **9. Obtain A Free Credit Report**

Get copies of your credit reports from the three major credit bureaus at least once a year. Check for changed addresses or fraudulent account information. To order your reports, contact:

Equifax

800-685-1111

[www.equifax.com](http://www.equifax.com)

Experian

888-397-3742

[www.experian.com](http://www.experian.com)

TransUnion

800-888-4213

[www.transunion.com/index.jsp](http://www.transunion.com/index.jsp)

## **10. Register for the DO NOT CALL list**

You can register at [www.donotcall.gov](http://www.donotcall.gov) or by calling the registry's toll-free number at 1-888-382-1222

If you think you are a victim or want more information, please call the department's identity theft hotline at 587-3222 or log onto [idtheft.hawaii.gov](http://idtheft.hawaii.gov).

Neighbor island residents can call the following numbers followed by 7-3222 and the # sign:

Kaua'i: 274-3141

Maui: 984-2400

Hawai'i: 974-4000

Lana'i & Moloka'i: 1-800-468-4644